



Order Filed on July 23, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

Gavin N. Stewart, Esq.

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*Attorney for Specialized Loan Servicing, LLC as
servicer for US Bank National Association, as
Trustee, Successor in Interest to Wachovia Bank,
National Association, as Trustee for GSMPS
Mortgage Loan Trust 2004-4*

In re:

Thomas Phillips

Debtor.

Chapter 13

Case No. 18-17260-MBK

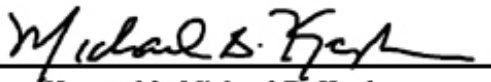
Hearing Date: July 14, 2021

Chief Judge Michael B. Kaplan

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

DATED: July 23, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Thomas Phillips
Case No.: 18-17260-MBK
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicing agent for GSMPS Mortgage Loan Trust 2004-4, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee (“Creditor”), whereas the post-petition arrearage was \$1,865.80, as of July 13, 2021, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED:**

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **141 Cortland Lane, Bedminster, New Jersey 07921** (“Property”) provided that the Debtor complies with the following:

- a. The Debtors shall cure the post-petition arrearage above by remitting a lump sum payment in the amount of \$1,865.80 directly to Creditor on or before July 27, 2021; and
- b. The Debtors shall resume making the regular monthly payments to Creditor as they become due beginning with the August 1, 2021 payment.

2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to pay either the arrears and/or the contractual payments due to Creditor, and the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Michael M. Khalil, Esq.

Michael M Khalil, Esq.
Bruce C. Truesdale, P.C.
147 Union Ave, Suite 1e
Middlesex, NJ 08846
Counsel to Debtor

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Thomas Phillips
Debtor

Case No. 18-17260-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 23, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:

Recip ID	Recipient Name and Address
db	+ Thomas Phillips, 141 Cortland Lane, Bedminster, NJ 07921-2034

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Thomas Phillips brucectruesdalepc@gmail.com btcpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	

District/off: 0312-3

User: admin

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Date Rcvd: Jul 23, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Glenford Washington Warmington

on behalf of Creditor New Jersey American Water attorneys@lawgapc.com

John R. Morton, Jr.

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Joseph H. Lemkin

on behalf of Creditor The Cortland jlemkin@stark-stark.com

Kevin Gordon McDonald

on behalf of Creditor US Bank National Association as Trustatee, Successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Melissa A Volet, I

on behalf of Creditor The Cortland mvolet@stark-stark.com

Michael M Khalil

on behalf of Debtor Thomas Phillips mkhalilecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13